

## DEBT VERIFICATION LETTER

\_\_\_\_\_  
[Your Address]

\_\_\_\_\_  
[City, State, ZIP Code]

\_\_\_\_\_  
[Phone Number]

\_\_\_\_\_  
[Email Address]

\_\_\_\_\_ day of \_\_\_\_\_ ,  
20 \_\_\_\_\_

[Creditor/Collection Agency Name]  
\_\_\_\_\_

[Creditor/Collection Agency Address]  
\_\_\_\_\_

[City, State, ZIP Code]

Re: Account Number \_\_\_\_\_

Dear Sir/Madam,

I am writing to formally request verification of the debt referenced above, which you have

contacted me about. Under the Fair Debt Collection Practices Act (FDCPA), I am entitled to request detailed information regarding the validity and accuracy of the alleged debt. Please consider this letter as my formal request for the following information:

1. The amount of the debt, including a breakdown of any fees or interest.
2. The name of the original creditor.
3. Verification that you are legally authorized to collect this debt.
4. A copy of any judgment, if applicable.
5. Any documentation that supports your claim that I am responsible for this debt.

Please provide the requested information to my address listed above. I expect a response within 30 days of your receipt of this letter. During this verification period, I request that you cease all collection activities until the debt is validated.

**GOVERNING LAW AND JURISDICTION:**

This letter and any disputes arising from it shall be governed by the laws of the State of \_\_\_\_\_, and any legal proceedings shall be conducted in the courts of \_\_\_\_\_ County, \_\_\_\_\_.

**SEVERABILITY:**

If any provision of this letter is found to be invalid or unenforceable, the remaining provisions shall continue in full force and effect.

**ENTIRE AGREEMENT:**

This letter constitutes the entire agreement between the parties regarding the subject matter herein and supersedes any prior agreements or understandings, whether written or oral.

**NOTICE PROVISIONS:**

All notices required or permitted under this letter shall be in writing and shall be deemed

delivered when delivered in person or deposited in the United States mail, postage prepaid, addressed as set forth above.

**AMENDMENT PROCEDURES:**

This letter may only be amended or modified by a written agreement signed by both parties.

**TERMINATION CONDITIONS:**

This letter shall remain in effect until the debt is verified or until terminated by mutual written agreement of the parties.

**DEFAULT AND REMEDY PROVISIONS:**

In the event of a default by either party, the non-defaulting party shall be entitled to pursue all remedies available at law or in equity.

**DEFINITIONS:**

For the purposes of this letter, "you" and "your" refer to the creditor or collection agency, and "I," "me," and "my" refer to the debtor requesting verification.

**SIGNATURES:**

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

**WITNESS:**

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

NOTARY ACKNOWLEDGMENT:

State of \_\_\_\_\_

County of \_\_\_\_\_

On this \_\_\_\_\_ day of  
\_\_\_\_\_, 20 \_\_\_\_\_,

before me, the undersigned notary public, personally appeared  
\_\_\_\_\_, proved to me through satisfactory evidence of  
identification, to be the person whose name is signed on this document.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

Notary Public, State of \_\_\_\_\_

My Commission Expires: \_\_\_\_\_

Please ensure that all information provided is accurate and complete. I look forward to your prompt response.

Sincerely,

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Print Name: \_\_\_\_\_